

GENERAL POLICIES AND GUIDELINES IN THE DECENTRALIZATION OF THE INSURANCE BENEFIT PROGRAM

OWWA MEMORANDUM OF INSTRUCTIONS No. 009, s. 2006, November 06, 2006

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In line with the Secretariat's drive towards program management efficiency and the need to improve accessibility of OWWA Programs and Services through decentralization, the following policies and guidelines are hereby prescribed for the implementation of the Insurance Benefit Program in the Regional Welfare Offices (RWOs).

I. OBJECTIVES

- To realign the focus of OWWA's operation from the Central Office to the Regional Offices thereby improving delivery of its programs and services;
- To expedite processing of claims thereby accelerating delivery of programs and services in the regions.

II. FUNCTIONS AND SCOPE OF RESPONSIBILITY

1. Transfer and Allocation of Funds

The funds for the program shall be sourced from the existing account for Insurance Benefit Program Fund (IBPF). Request for funds by RWOs shall be coursed through the Regional Operations Coordination Service (ROCS) based on the last three years' program availments of the regions.

The RWOs shall open a separate bank account called Insurance Claims Fund (ICF) where the Central Office shall transfer the funds.

2. Disbursement and Management of Funds

The RWOs shall use the ICF to cover payment of claims under the program.

The RWO Directors or their authorized representatives shall be the approving authority for all fund disbursement requests.

The existing signatories of vouchers and checks at the regional level shall be followed for disbursement of checks.

3. Release of Checks

All checks shall be released by the RWO Cashier upon presentation of proper identification requirements.

4. Accounting Procedures

Accounting entries as prescribed by the Accounting Division in the Central Office shall be followed in the utilization of the funds.

Bookkeeping and accounting functions shall be performed by the Regional Accountant/Designate. A separate Book of Accounts shall be maintained for the purpose of recording its transactions as prescribed by the

Accounting Division of the Central Office.

5. Validation of Coverage and Double Availment of Claims

Every availment pertaining to this program from the RWOs shall first be validated by the Membership Processing Center (MPC) as to the effectivity of coverage.

In the absence of Database Networking and to avoid double availment on the program, the MPC shall serve as the clearing house in the availment of claims under this program. Verification of RWOs shall be done through electronic mail. The MPC shall issue an electronic copy of Certification of Availment/No-Availment of the program.

RWOs shall provide a monthly list of avalees through ROCS for consolidation and control of the MPC.

III. POLICIES AND GUIDELINES

A. ENTITLEMENT AND EXTENT OF COVERAGE

Entitlement

To be entitled to the benefits under the program, beneficiaries must show proof that deceased OFW's OWWA membership is in effect at the time of death.

Amount of Benefits¹. Insurance Benefit

A beneficiary or legal heir of the member-OFW shall be granted with death benefit in the amount of:

a) P100,000.00 for natural death; and b) P200,000.00 for accidental death

2. Burial Benefit

A member is entitled to a burial benefit of P20,000.00 as a rider provision to the life insurance coverage.

Coverage

- All OFWs who have paid the OWWA contribution including those who contributed under the OWWA Voluntary Membership Program (VMP) shall be entitled to insurance coverage.
- The insurance coverage shall commence upon payment of OWWA contribution and shall remain effective until expiration of employment contract, plus sixty (60) days following paid expiration.
- OFWs with no definite duration of contract including those who have registered under the Voluntary Membership Program (VMP) shall be entitled to the maximum duration of coverage of two (2) years plus sixty (60) days.
- In no case shall the duration of coverage be less than one (1) year plus sixty (60) days but not to exceed two (2) years, plus (60) days upon expiration.
- OFWs with conditions that are terminal in nature e.g. Cancer, End-stage Renal Disease, HIV Positive, Steven Johnson's Disease and other similar cases are hereby given extended coverage (in lieu of the regular 60 days extension) but not to exceed two (2) years and provided they fall under any of the following conditions:
 - It can be established that their illness have been diagnosed during the original duration of insurance coverage of the OFWs; or
 - It can be established that such illness have been contracted during the overseas employment of the OFWs.

B. DOCUMENTARY REQUIREMENTS

- Basic Requirements
- Duly accomplished application form
- Certificate of Membership or OFW Membership Verification Sheet issued by MPC
- Passport (Landbased) and Seaman's Service Record Book (Seabased)
- 2 x 2 Photo of the claimant
- Any of the following applicable documents certified by LCR or NSO:
 - Marriage Certificate – if claimant is the spouse
 - Birth Certificate and Certificate of No Marriage (CENOMAR) of deceased OFW – if claimant is the mother or father
 - Birth Certificate of child and Death Certificate of deceased spouse – if claimant is the child of legal age, who shall be authorized by at least two of his/her siblings, if any.
- Insurance Benefit Claims
 - Death Certificate duly certified by LCR/NSO or by the Philippine Embassy/ Consulate in the place where the death occurred.
 - Accident Report from the manning/shipping/recruitment agency and/or from the Philippine Mission/ Philippine Overseas Labor Office in the place where death occurred for deaths due to accident.
 - If declared as presumptively dead, a copy of the Declaration of Presumptive Death by competent authorities where the death occurred.
- Burial Benefit Claims
 - Receipt of payment issued by the funeral parlor/crematorium/place of interment.
- Burial Permit

IV. GENERAL GUIDELINES

1. Presumptive Death

Payment of death benefits, shall be reckoned from the date a worker was declared presumptively dead after he/she had been reported missing for sometime, by proper authority, in accordance with law.

Beneficiaries shall be entitled to burial benefits, as provided for under the law, even though the body of a missing person had not been recovered, and that no burial activities had been undertaken.

2. Liability of Insurance Coverage of OFWs by Deploying Agencies

The Recruitment /Manning/Shipping Agency who fails to pay within the prescribed period, the required OWWA contribution for their deployed workers, shall assume the responsibility of providing benefits due to the OFWs or their beneficiaries equivalent to the benefits the latter is entitled to from OWWA if the OWWA contribution has been duly paid.

Any agency found intentionally not paying OWWA contributions relative to their deployment of workers shall

also be held liable for damages by OWWA aside from payment of said benefits.

V. REPEALING CLAUSE

All existing issuances of the OWWA Secretariat or any provisions thereof which are inconsistent with the guidelines hereto provided, shall be deemed repealed or modified accordingly.

VI. EFFECTIVITY

This MOI shall take effect immediately.

Adopted: 06 Nov. 2006

(SGD.) MARIANITO D. ROQUE

Administrator

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